

If you are a business owner, or self-employed, then Disability Insurance Elective Coverage may be for you!





STATE OF CALIFORNIA

LABOR AND WORKFORCE DEVELOPMENT AGENCY

EMPLOYMENT DEVELOPMENT DEPARTMENT

EDD is an equal opportunity employer/program.

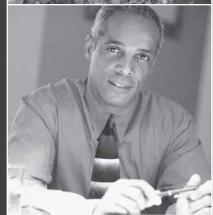
Special requests for alternate formats need to be made by calling (800) 480-3287.

EDD Employment
Development
Department
State of California

# DISABILITY INSURANCE ELECTIVE COVERAGE

A SAFETY NET FOR THE BUSINESS OWNER OR SELF-EMPLOYED





DE 2565 Rev. 6 (3-04) (INTERNET)

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GA 894 A

# Protect your most valuable assetsyour ability to earn an income

As someone whose livelihood depends on your ability to run a business, what would happen if your income stopped because you were sick, injured, or pregnant and could not work? Could you do without your income even temporarily?

# A financial safety net

The Disability Insurance Elective Coverage (DIEC) program offers a safety net to business owners or self-employed individuals. Premiums are based on net profits as declared on the Internal Revenue Service Form 1040 Schedule SE. Benefits range from \$51 to \$728 per week.

### Consider the benefits

- Provides protection against loss of income due to injury, pregnancy, or illness whether or not it is work-related.
- Offers up to 39 weeks of benefits.
- Costs less per year than two weeks of benefits.
- Automatic coverage in California's Paid Family Leave (PFL) insurance program, which provides up to six weeks of benefits to care for a seriously ill parent, child, spouse, or domestic partner, or to bond with a new child (Beginning July 1, 2004).

For more information about State Disability Insurance, call (800) 480-3287 or for information about PFL insurance benefits, call 877-BE-THERE.

# **Major Requirements**

- You must own your own business or be self-employed.
- You must be performing your normal duties on a full-time basis at the time your application is submitted.
- You must derive the major portion of your income from your trade, business, or occupation.
- Your business cannot be seasonal.
- You must stay in the program for two complete calendar years unless you discontinue your business or move out of California.

# **Benefit Eligibility**

Generally, you must have this insurance coverage for at least six months before you are eligible to file a claim.

If you are interested in more information about this program and would like an application, please call (916) 464-2500, complete and mail the attached form, or visit EDD's Web site at:

www.edd.ca.gov

# Please send me more information and an application for DI Elective Coverage.

Detach this portion and mail to the following address: State of Califomia

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